App No.: 10/520,061

Docket No.: 2611-0229PUS1

Inventor: Wataru MATSUMOTO

Title: METHOD AND APPARATUS FOR GENERATING CHECK

MATRIX

REPLACEMENT SHEET

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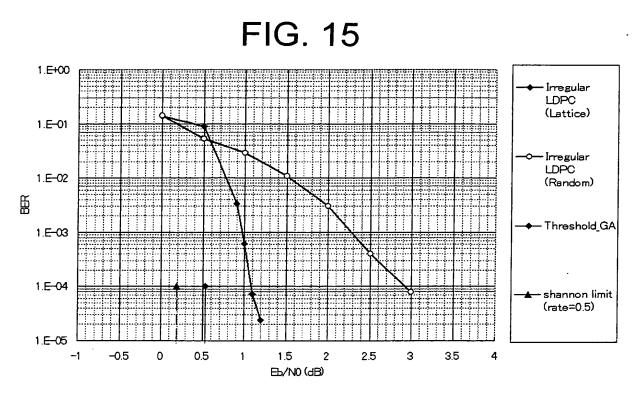
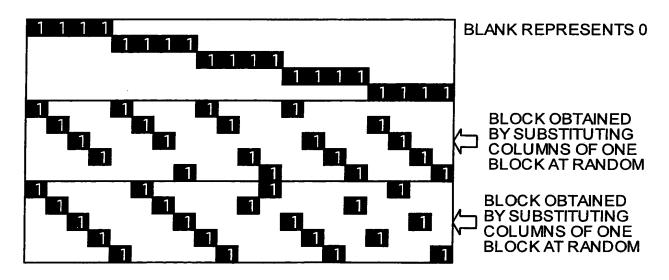


FIG. 16 PRIOR ART



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## FIG. 17 PRIOR ART

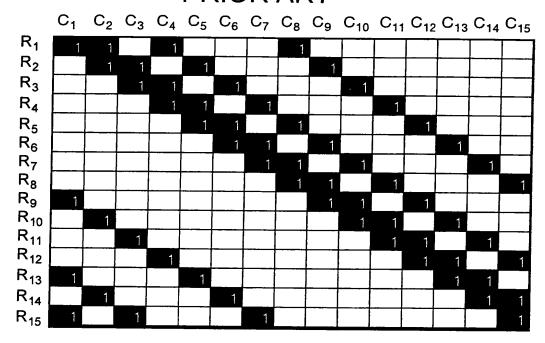


FIG. 18 PRIOR ART

